



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** SOUTH STATE CORPORATION

**City/State** WINTER HAVEN, FL

## Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 40,375,869

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**SOUTH STATE CORPORATION**  
**1101 FIRST STREET SOUTH**  
**SUITE 202**  
**WINTER HAVEN, FL 33880**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	39,000,002			19,434,714			28,659,392			15,421,907			14,574,734		
Net income (\$000)	245,909			-60,825			120,632			186,483			178,871		
Number of BHCs in peer group	131			127			128			125			118		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.66	2.65	49	3	2.84	58	2.90	2.77	55	3.28	3.01	58	3.54	3.08	76
+ Non-interest income	0.96	1.11	52	1.07	1.14	54	1.14	1.21	55	0.99	1.32	44	1.09	1.31	49
- Overhead expense	2.58	2.24	75	3.11	2.63	78	2.97	2.57	74	2.70	2.69	57	2.98	2.71	71
- Provision for credit losses	-0.60	-0.15	6	1.79	0.85	89	0.70	0.51	79	0.08	0.15	34	0.09	0.14	40
+ Securities gains (losses)	0	0.01	46	0.01	0.03	55	0	0.02	46	0.02	0.01	81	0	0	24
+ Other tax equivalent adjustments	0	0	48	0	0	85	0	0	14	0	0	79	0	0	45
= Pretax net operating income (tax equivalent)	1.63	1.79	45	-0.82	0.64	10	0.38	1.04	12	1.51	1.56	43	1.56	1.57	45
Net operating income	1.26	1.36	45	-0.63	0.48	10	0.42	0.81	16	1.21	1.19	47	1.23	1.24	43
Net income	1.26	1.35	46	-0.63	0.50	10	0.42	0.82	16	1.21	1.19	47	1.23	1.24	43
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.10	3.14	45	3.81	3.78	50	3.53	3.55	46	4.43	4.41	53	4.52	4.24	69
Interest expense	0.17	0.27	28	0.44	0.66	25	0.32	0.52	23	0.65	1.08	17	0.43	0.86	14
Net interest income (tax equivalent)	2.93	2.85	51	3.37	3.10	65	3.21	3.01	59	3.78	3.33	70	4.09	3.38	83
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.02	0.13	21	0.02	0.28	10	0.01	0.27	6	0.05	0.21	26	0.05	0.22	21
Earnings coverage of net loan and lease losses (X)	100.64	4.52	90	65.30	21.56	88	107.38	22.91	92	41.49	24.40	80	48.32	21.75	86
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.46	1.39	61	1.70	1.51	74	1.85	1.58	74	0.54	0.83	25	0.51	0.90	19
Allowance for loan and lease losses / Total loans and leases	1.45	1.37	63	1.67	1.48	72	1.83	1.55	75	0.54	0.81	24	0.51	0.89	19
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.63	29	0.54	0.66	44	0.43	0.71	29	0.39	0.57	32	0.36	0.61	25
30-89 days past due loans and leases / Total loans and leases	0.18	0.27	43	0.15	0.36	25	0.20	0.39	27	0.24	0.43	29	0.25	0.44	25
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-13.85	-1.82	13	-4.96	6.94	20	-7.74	3.20	19	5.46	14.45	22	3.69	16.62	14
Net short-term noncore funding dependence	-14.92	-8.21	23	-7.25	-2.29	29	-9.47	-4.76	27	4.02	3.38	43	2.99	4.66	31
Net loans and leases / Total assets	59.08	59.81	44	68.04	63.21	57	64.83	61.58	51	71.43	63.77	66	74.85	63.98	80
<b>Capitalization</b>															
Tier 1 leverage ratio	8.13	9.11	23	13.35	9.03	96	8.27	9.13	25	9.73	9.76	56	10.65	9.71	79
Holding company equity capital / Total assets	11.78	10.88	65	11.91	11.06	63	12.30	11.16	68	14.90	12.43	80	16.12	12.22	90
Total equity capital (including minority interest) / Total assets	11.78	11.01	63	11.91	11.18	61	12.30	11.29	67	14.90	12.57	79	16.12	12.27	89
Common equity tier 1 capital / Total risk-weighted assets	12.14	12.69	49	10.70	12.01	30	11.77	12.38	42	11.30	12.17	37	12.05	12.12	58
Net loans and leases / Equity capital (X)	5.01	5.51	41	5.71	5.78	50	5.27	5.58	46	4.79	5.21	42	4.64	5.29	32
Cash dividends / Net income	27.15	25.30	55		60.26		81.45	42.30	92	30.94	33.12	47	28.26	27.31	46
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	7.03	9.29	47	140.54	17.07	98	137.36	16.68	99	8.48	9.26	62	1.45	7	22
Equity capital	5.92	9.31	46	89.21	6.16	97	95.86	6.99	98	0.28	10.49	11	2.48	7.89	34
Net loans and leases	-7.07	0.79	17	128.85	13.26	98	115.41	9.07	99	3.53	9.10	28	3.18	7.89	29
Noncore funding	-31.71	-23.76	44	119.95	-2.41	99	58.41	-12.18	98	89.86	6.59	95	-9.71	10.67	18
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0.53	0.48	83	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	4.41	11.05	33	5.47	13.39	39	5.29	13.56	36	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	104.46	103.07	60	101.87	103.11	44	103.34	102.81	56	103.98	103.22	56	104.04	103.10	57
Cash from ops + noncash items + op expense / Op expense + dividends	131.80	130.64	55	150.25	154.33	60	70.64	147.24	10	308.88	190.27	83	197.32	174.91	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	506,144	300,741	851,198	534,790	521,477	68.30	227.80
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	497,281	297,099	838,696	528,963	516,077	67.38	224.15
Tax-exempt income on loans and leases.....	8,863	3,642	12,502	5,827	5,400	143.36	788.97
Estimated tax benefit on income on loans and leases.....	1,843	867	3,118	1,163	1,272	112.59	16.98
Income on loans and leases (tax equivalent).....	507,987	301,608	854,316	535,953	522,749	68.43	225.67
Investment interest income (tax equivalent).....	36,960	24,397	52,987	44,635	42,021	51.49	226.17
Interest on balances due from depository institutions.....	2,282	1,884	4,176	9,857	2,478	21.13	381.43
Interest income on other earning assets.....	1,487	1,231	2,411	2,379	2,500	20.80	19.82
Total interest income (tax equivalent).....	548,716	329,120	913,890	592,824	569,748	66.72	224.63
Interest on time deposits of \$250K or more.....	2,150	2,555	5,279	4,560	3,085	-15.85	
Interest on time deposits < \$250K.....	7,857	10,742	20,782	21,142	14,778	-26.86	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	10,787	13,764	29,380	40,219	27,588	-21.63	596.83
Interest on other borrowings and trading liabilities.....	2,950	9,814	19,851	20,631	8,541	-69.94	140.82
Interest on subordinated debt and mandatory convertible securities.....	7,144	918	8,271	0	0	678.21	
Total interest expense.....	30,888	37,793	83,563	86,552	53,992	-18.27	636.66
Net interest income (tax equivalent).....	517,828	291,327	830,327	506,272	515,756	77.75	214.15
Non-interest income.....	186,880	104,385	327,968	152,463	159,224	79.03	202.27
Adjusted operating income (tax equivalent).....	704,708	395,712	1,158,295	658,735	674,980	78.09	210.91
Overhead expense.....	503,706	302,562	851,145	416,246	433,747	66.48	245.78
Provision for credit losses.....	-117,213	173,712	199,365	12,777	13,783		
Securities gains (losses).....	46	629	780	2,784	-635	-92.69	-62.30
Other tax equivalent adjustments.....	0	1	-1	1	0	-100.00	-100.00
Pretax net operating income (tax equivalent).....	318,261	-79,932	108,564	232,497	226,815		319.71
Applicable income taxes.....	69,643	-20,492	-16,660	43,942	45,384		178.78
Tax equivalent adjustments.....	2,709	1,385	4,592	2,072	2,560	95.60	47.47
Applicable income taxes (tax equivalent).....	72,352	-19,107	-12,068	46,014	47,944		169.79
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	245,909	-60,825	120,632	186,483	178,871		401.75
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	245,909	-60,825	120,632	186,483	178,871		401.75
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	245,909	-60,825	120,632	186,483	178,871		401.75
Investment securities income (tax equivalent).....	36,960	24,397	52,987	44,635	42,021	51.49	226.17
US Treasury and agency securities (excluding mortgage-backed securities).....	4,158	172	6,699	1,301	1,453	2317.44	257.22
Mortgage-backed securities.....	25,738	20,301	36,146	36,734	32,862	26.78	236.40
All other securities.....	7,064	3,924	10,142	6,600	7,706	80.02	180.69
Cash dividends declared.....	66,776	31,573	98,256	57,696	50,557	111.50	375.99
Common.....	66,776	31,573	98,256	57,696	50,557	111.50	375.99
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.81	2.92	42	3.39	3.46	43	3.19	3.27	43	3.84	4	36	3.91	3.87	56
Less: Interest expense .....	0.16	0.25	28	0.39	0.61	25	0.29	0.48	22	0.56	0.98	19	0.37	0.79	12
Equals: Net interest income (tax equivalent) .....	2.66	2.65	49	3	2.84	58	2.90	2.77	55	3.28	3.01	58	3.54	3.08	76
Plus: Non-interest income .....	0.96	1.11	52	1.07	1.14	54	1.14	1.21	55	0.99	1.32	44	1.09	1.31	49
Equals: adjusted operating income (tax equivalent) .....	3.61	3.82	43	4.07	4.05	54	4.04	4.04	56	4.27	4.41	44	4.63	4.46	61
Less: Overhead expense .....	2.58	2.24	75	3.11	2.63	78	2.97	2.57	74	2.70	2.69	57	2.98	2.71	71
Less: Provision for credit losses .....	-0.60	-0.15	6	1.79	0.85	89	0.70	0.51	79	0.08	0.15	34	0.09	0.14	40
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	97
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	47	0.01	0.03	55	0	0.02	46	0.02	0.01	81	0	0	23
Plus: other tax equivalent adjustments .....	0	0	48	0	0	85	0	0	14	0	0	79	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.63	1.79	45	-0.82	0.64	10	0.38	1.04	12	1.51	1.56	43	1.56	1.57	45
Less: Applicable income taxes (tax equivalent) .....	0.37	0.41	37	-0.20	0.16	7	-0.04	0.23	4	0.30	0.36	33	0.33	0.33	47
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.26	1.36	45	-0.63	0.48	10	0.42	0.81	16	1.21	1.19	47	1.23	1.24	43
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.26	1.35	46	-0.63	0.50	10	0.42	0.82	16	1.21	1.19	47	1.23	1.24	43
Memo: Net income (last four quarters) .....	1.11	1.25	37	0.23	0.81	12	0.42	0.82	16	1.21	1.19	47	1.23	1.24	43
Net income—BHC and noncontrolling (minority) interest .....	1.26	1.37	45	-0.63	0.50	10	0.42	0.83	14	1.21	1.20	47	1.23	1.25	43
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.77	93.15	21	88.87	91.74	15	90.29	92.32	25	86.85	91.05	10	86.56	91.48	6
Average interest-bearing funds / Average assets .....	58.42	62.32	33	73.08	65.48	78	60.61	64.06	35	63.14	65.57	41	61.77	65.56	33
Interest income (tax equivalent) / Average earning assets .....	3.10	3.14	45	3.81	3.78	50	3.53	3.55	46	4.43	4.41	53	4.52	4.24	69
Interest expense / Average earning assets .....	0.17	0.27	28	0.44	0.66	25	0.32	0.52	23	0.65	1.08	17	0.43	0.86	14
Net interest income (tax equivalent) / Average earning assets .....	2.93	2.85	51	3.37	3.10	65	3.21	3.01	59	3.78	3.33	70	4.09	3.38	83
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.11	4.05	61	4.40	4.44	53	4.35	4.27	59	4.77	5.09	34	4.84	4.95	52
Interest-bearing bank balances .....	0.09	0.11	22	0.22	0.50	12	0.16	0.27	17	2.35	2.04	69	1.76	1.64	62
Federal funds sold and reverse repos .....	0.89	0.26	88	0.02	0.94	12	0.06	0.68	15	0.14	2.44	10	2.46	2.17	71
Trading assets .....	0.08	0.42	62	0	0.67	51	0	0.60	49		0.99			1.11	
Total earning assets .....	3.08	3.11	46	3.80	3.74	52	3.51	3.51	47	4.41	4.36	54	4.50	4.20	71
Investment securities (tax equivalent) .....	1.56	1.80	35	2.35	2.51	33	1.95	2.25	25	2.71	2.76	47	2.62	2.68	45
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.38	1.28	59	0.09	2.01	1	1.60	1.75	44	0.65	2.32	3	0.72	2.05	2
Mortgage-backed securities .....	1.27	1.56	22	2.26	2.33	34	1.54	2.05	10	2.74	2.61	66	2.76	2.50	82
All other securities .....	2.18	2.91	27	2.36	3.48	13	2.47	3.24	21	3.50	4.06	36	3.59	4.20	44
Interest-bearing deposits .....	0.19	0.24	44	0.51	0.70	33	0.36	0.53	30	0.76	1.10	26	0.54	0.81	25
Time deposits of \$250K or more .....	0.57	0.76	32	1.11	1.67	12	0.88	1.42	12	1.53	1.96	19	1.06	1.44	20
Time deposits < \$250K .....	0.57	0.72	36	1.06	1.58	12	0.86	1.36	11	1.48	1.82	28	0.99	1.29	25
Other domestic deposits .....	0.12	0.17	40	0.27	0.50	17	0.23	0.36	29	0.58	0.93	21	0.41	0.67	25
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.15	0.19	61	0.54	0.85	35	0.35	0.62	33	0.93	1.86	27	0.75	1.51	28
Other borrowed funds and trading liabilities .....	0	1.31	6	0.85	1.62	16	0.78	1.50	16	1.67	2.38	15	0.47	2.28	2
All interest-bearing funds .....	0.27	0.40	30	0.53	0.92	14	0.48	0.74	23	0.89	1.49	16	0.60	1.19	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	186,880	104,385	327,968	152,463	159,224
Fiduciary activities income	8,124	7,239	14,363	13,871	13,608
Service charges on deposit accounts - domestic	28,795	20,936	51,961	48,079	47,142
Trading revenue	120	59	486	0	0
Investment banking fees and commissions	64,714	15,509	74,920	15,373	16,621
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	14,146	4,200	26,119	2,139	4,496
Net securitization income	12	4	18	31	6
Net gains (losses) on sales of loans, OREO, other assets	30,057	30,628	92,014	17,300	253
Other non-interest income	40,912	25,810	68,087	55,670	77,098
Total overhead expenses	503,706	302,562	851,145	416,246	433,747
Personnel expense	277,740	142,699	416,599	244,273	233,130
Net occupancy expense	43,831	27,608	73,214	46,288	47,065
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	18,133	7,672	26,992	13,085	14,210
Other operating expenses	164,002	124,583	334,340	112,600	139,342
Fee income on mutual funds and annuities	4,423	1,320	3,308	3,292	2,669
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	5,203	5,398	5,183	2,546	2,602
Average personnel expense per employee	53.38	26.44	80.38	95.94	89.60
Average assets per employee	7,495.68	3,600.35	5,529.50	6,057.31	5,601.36

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.37	2.15	56	1.26	2.20	44	1.01	2.02	42	2.16	2.72	48	1.68	3.08	43
Overhead expenses / Net Interest Income + non-interest income	71.75	59.03	91	76.73	63.28	87	73.78	62.28	84	63.39	61.29	64	64.51	60.88	69
<b>Percent of Average Assets</b>															
Total overhead expense	2.58	2.24	75	3.11	2.63	78	2.97	2.57	74	2.70	2.69	57	2.98	2.71	71
Personnel expense	1.42	1.25	69	1.47	1.31	67	1.45	1.30	67	1.58	1.41	67	1.60	1.44	67
Net occupancy expense	0.22	0.24	40	0.28	0.26	61	0.26	0.26	49	0.30	0.28	61	0.32	0.28	63
Other operating expenses	0.93	0.73	81	1.36	0.99	81	1.26	0.94	79	0.81	0.97	46	1.05	0.97	71
Overhead less non-interest income	1.62	1.10	89	2.04	1.36	84	1.83	1.25	84	1.71	1.32	75	1.88	1.38	84
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	71.48	58.45	91	76.46	62.83	87	73.48	61.82	84	63.19	60.64	65	64.26	60.37	69
Personnel expense	39.41	33.10	81	36.06	32.43	73	35.97	32.36	68	37.08	32.39	78	34.54	32.51	63
Net occupancy expense	6.22	6.33	48	6.98	6.65	53	6.32	6.58	44	7.03	6.52	61	6.97	6.48	60
Other operating expenses	25.85	18.60	87	33.42	23.06	86	31.20	22.28	86	19.08	21.20	44	22.75	20.90	68
Total non-interest income	26.52	28.18	53	26.38	27.40	57	28.31	28.83	55	23.14	29.23	45	23.59	28.50	44
Fiduciary activities income	1.15	2.24	41	1.83	2.10	54	1.24	2.09	44	2.11	1.97	60	2.02	2.14	57
Service charges on domestic deposit accounts	4.09	3.19	68	5.29	3.35	82	4.49	3.27	71	7.30	3.88	92	6.98	4.15	85
Trading revenue	0.02	0.72	46	0.01	1.60	48	0.04	1.28	45	0	1.18	22	0	0.85	27
Investment banking fees and commissions	9.18	2.52	88	3.92	2.64	78	6.47	2.46	84	2.33	3.54	62	2.46	3.42	61
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	2.01	0.55	87	1.06	-0.20	91	2.25	0.01	93	0.32	0.28	68	0.67	0.65	67
Net securitization income	0	0.01	89	0	0	91	0	0	89	0	0.01	88	0	0.01	88
Net gain (loss) - sales of loans, OREO, and other assets	4.27	3.83	64	7.74	2.89	83	7.94	3.92	81	2.63	1.86	70	0.04	1.61	14
Other non-interest income	5.81	9.26	31	6.52	9.31	35	5.88	9.65	33	8.45	10.04	51	11.42	9.86	67
Overhead less non-interest income	44.96	29.94	87	50.08	34.19	85	45.17	31.93	83	40.04	31.06	76	40.67	31.46	80
Applicable income taxes / Pretax net operating income (tax equivalent)	21.88	21.54	50		18.39		-15.35	18.63	1	18.90	20.56	34	20.01	19.04	54
Applicable income tax + TE / Pretax net operating income + TE	22.73	23.10	46		22.75		-11.12	21.18	1	19.79	23.23	18	21.14	21.56	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	18,852,329	19,821,567	18,989,126	9,358,369	9,141,928	-4.89	258.78
Commercial and industrial loans	3,403,958	4,446,719	4,095,640	1,087,271	961,998	-23.45	595.47
Loans to individuals	897,047	925,006	894,329	663,778	602,728	-3.02	78.56
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	15,591	16,613	12,242	9,129	7,448	-6.15	46.60
Other loans and leases	1,035,599	892,517	963,264	315,920	326,658	16.03	385.66
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,204,524	26,102,422	24,954,601	11,434,467	11,040,760	-7.27	274.09
Less: Allowance for loan and lease losses	350,400	434,608	457,309	61,991	55,798	-19.38	761.12
Net loans and leases	23,854,124	25,667,814	24,497,292	11,372,476	10,984,962	-7.07	271.01
Debt securities that reprice or mature in over 1 year	5,318,368	2,677,889	4,037,152	1,716,877	1,404,997	98.60	445.49
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	29,172,492	28,345,703	28,534,444	13,089,353	12,389,959	2.92	293.85
Interest-bearing bank balances	5,875,078	3,982,975	4,140,360	326,168	124,895	47.50	81159.72
Federal funds sold and reverse repos	0	269	5,938	100,517	32,677	-100.00	-100.00
Debt securities that reprice or mature within 1 year	240,056	459,829	249,062	239,170	112,070	-47.79	1175.06
Trading assets	606,557	966,528	813,437	0	0	-37.24	
Total earning assets	35,894,183	33,755,304	33,743,241	13,755,208	12,659,601	6.34	364.70
Non-interest-bearing cash and due from depository institutions	529,434	380,464	462,957	262,019	251,411	39.15	188.21
Premises, fixed assets, and leases	588,710	627,943	615,246	317,321	241,076	-6.25	230.83
Other real estate owned	5,039	18,016	11,914	11,964	11,410	-72.03	-77.53
Investment in unconsolidated subsidiaries	113,899	118,947	116,645	86,627	3,563	-4.24	6836.60
Intangible and other assets	3,244,604	2,824,682	2,839,870	1,487,953	1,509,267	14.87	428.29
Total assets	40,375,869	37,725,356	37,789,873	15,921,092	14,676,328	7.03	362.81
Quarterly average assets	39,800,888	22,841,478	37,968,556	15,838,547	14,643,000	74.25	357.67
Average loans and leases (YTD)	24,690,002	13,701,068	19,636,272	11,227,053	10,800,092	80.20	297.77
<b>Memoranda</b>							
Loans held-for-sale	171,447	603,275	290,467	59,363	22,925	-71.58	250.42
Loans not held-for-sale	24,033,077	25,499,147	24,664,134	11,375,104	11,017,835	-5.75	274.27
Real estate loans secured by 1-4 family	5,601,161	6,664,488	5,952,211	3,794,263	3,826,786	-15.96	111.84
Commercial real estate loans	13,122,455	13,002,882	12,901,881	5,494,219	5,244,830	0.92	414.67
Construction and land development	1,947,375	1,989,631	1,898,148	1,017,260	1,037,409	-2.12	229.25
Multifamily	368,183	470,512	388,569	211,548	214,079	-21.75	587.55
Nonfarm nonresidential	10,806,897	10,542,739	10,615,164	4,265,411	3,993,342	2.51	467.40
Real estate loans secured by farmland	128,713	154,197	135,034	69,887	70,312	-16.53	111.32
Total investment securities	5,558,424	3,137,718	4,286,214	1,956,047	1,517,067	77.15	457.90
U.S. Treasury securities	0	199,987	0	0	0	-100.00	
US agency securities (excluding mortgage-backed securities)	630,764	374,490	507,140	188,369	169,417	68.43	272.82
Municipal securities	693,128	453,654	520,040	208,415	200,769	52.79	425.83
Mortgage-backed securities	4,220,640	2,103,892	3,245,332	1,559,263	1,146,881	100.61	509.23
Asset-backed securities	0	0	0	0	0		
Other debt securities	13,892	5,695	13,702	0	0	143.93	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	4,369,159	3,137,718	3,330,672	1,956,047	1,517,067	39.25	342.05
U.S. Treasury securities	0	199,987	0	0	0	-100.00	
US agency securities (excluding mortgage-backed securities)	516,623	374,490	434,140	188,369	169,417	37.95	205.36
Municipal securities	693,128	453,654	520,040	208,415	200,769	52.79	459.45
Mortgage-backed securities	3,145,516	2,103,892	2,362,790	1,559,263	1,146,881	49.51	354.04
Asset-backed securities	0	0	0	0	0		
Other debt securities	13,892	5,695	13,702	0	0	143.93	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-20,873		1,641				
Available-for-sale securities appreciation (depreciation)	31,865	61,942	62,636	15,285	-23,583	-48.56	54.59
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,574,718	1,777,912	2,639,086	726,067	888,843	44.82	350.64

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,140,013	2,403,801	2,518,977	938,038	868,878	30.63	461.58
NOW, ATS and transaction accounts .....	1,531,617	1,416,782	1,739,691	952,871	702,795	8.11	370.47
Time deposits less brokered deposits < \$250K .....	2,155,472	2,537,212	2,344,574	1,362,413	1,472,550	-15.05	
MMDA and other savings accounts .....	25,231,487	21,987,752	22,686,610	8,630,789	8,297,087	14.75	374.96
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	32,058,589	28,345,547	29,289,852	11,884,111	11,341,310	13.10	371.47
Time deposits of \$250K or more .....	707,809	806,583	803,134	292,985	297,979	-12.25	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	862,429	720,479	779,666	298,741	270,647	19.70	152.86
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	25,430	700,486	427	706,098	150,000	-96.37	
Other borrowings w/remaining maturity over 1 year .....	2,823	4,947	3,038	82,851	918	-42.94	203.22
Brokered deposits < \$250K .....	475,971	805,155	600,896	0	7,644	-40.88	
Noncore funding .....	2,074,462	3,037,650	2,187,161	1,380,675	727,188	-31.71	193.75
Trading liabilities .....	546,809	972,513	804,832	0	0	-43.77	
Subordinated notes and debentures + trust preferred securities .....	326,548	389,180	390,178	115,833	115,166	-16.09	501.13
Other liabilities .....	611,838	488,616	469,970	167,460	126,368	25.22	929.93
Total liabilities .....	35,618,246	33,233,506	33,141,993	13,548,079	12,310,032	7.18	367.45
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	175,957	177,268	177,434	84,361	89,574	-0.74	190.90
Common surplus .....	3,720,946	3,759,166	3,765,406	1,607,740	1,750,495	-1.02	428.96
Retained earnings .....	836,584	542,677	657,451	679,895	551,108	54.16	150.55
Accumulated other comprehensive income .....	24,136	12,739	47,589	1,017	-24,881	89.47	270.75
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	4,757,623	4,491,850	4,647,880	2,373,013	2,366,296	5.92	330.81
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	4,757,623	4,491,850	4,647,880	2,373,013	2,366,296	5.92	330.81
Total liabilities and capital .....	40,375,869	37,725,356	37,789,873	15,921,092	14,676,328	7.03	362.81
<b>Memoranda</b>							
Non-interest-bearing deposits .....	11,176,338	9,915,700	9,711,338	3,245,306	3,061,769	12.71	427.87
Interest-bearing deposits .....	22,066,031	20,041,585	20,982,544	8,931,790	8,585,164	10.10	337.24
Total deposits .....	33,242,369	29,957,285	30,693,882	12,177,096	11,646,933	10.97	364.02
Long-term debt that reprices within 1 year .....	13,000	25,000	25,000	0	0	-48.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,647,880	2,373,013	2,373,013	2,366,296	2,308,920		
Accounting restatements .....	0	-44,820	-44,820	0	0		
Net income .....	245,909	-60,825	120,632	186,483	178,871		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-58,736	-31,215	-29,213	-159,431	-70,577		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	2,261,814	2,256,634	0	0		
Less: Dividends declared .....	66,776	31,573	98,256	57,696	50,557		
Change in other comprehensive income .....	-23,453	11,722	46,572	25,898	-11,507		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	12,799	13,734	23,318	11,463	11,146		
Holding company equity capital, ending balance .....	4,757,623	4,491,850	4,647,880	2,373,013	2,366,296		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	46.69	36.32	76	52.54	36.22	83	50.25	36.22	79	58.78	37.78	87	62.29	37.19	93
Commercial and industrial loans	8.43	12.25	30	11.79	14.99	33	10.84	13.52	35	6.83	12.02	23	6.55	12.85	22
Loans to individuals	2.22	3.48	57	2.45	3.53	56	2.37	3.40	58	4.17	4.20	62	4.11	4.31	58
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.04	0.21	51	0.04	0.20	50	0.03	0.19	48	0.06	0.24	53	0.05	0.30	54
Other loans and leases	2.56	4.22	40	2.37	4.66	37	2.55	4.63	38	1.98	5.01	26	2.23	5	30
Net loans and leases	59.08	59.81	44	68.04	63.21	57	64.83	61.58	51	71.43	63.77	66	74.85	63.98	80
Debt securities over 1 year	13.17	17.61	33	7.10	14.01	13	10.68	15.55	29	10.78	14.60	28	9.57	14.63	23
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	72.25	78.32	18	75.14	78.43	24	75.51	78.16	25	82.21	79.65	37	84.42	79.97	50
Interest-bearing bank balances	14.55	9.11	82	10.56	6.78	78	10.96	7.51	75	2.05	3.06	50	0.85	3.04	26
Federal funds sold and reverse repos	0	0.52	28	0	0.86	59	0.02	0.82	65	0.63	1.57	78	0.22	1.66	68
Debt securities 1 year or less	0.59	1.53	33	1.22	1.83	50	0.66	1.68	30	1.50	1.91	57	0.76	1.96	36
Trading assets	1.50	0.60	86	2.56	1.09	85	2.15	1.01	86	0	1.19	15	0	1.33	15
Total earning assets	88.90	91.43	19	89.48	90.72	33	89.29	91.05	24	86.40	89.53	15	86.26	89.74	15
Non-interest cash and due from depository institutions	1.31	1.01	75	1.01	1.08	42	1.23	1.07	58	1.65	1.14	82	1.71	1.21	80
Other real estate owned	0.01	0.02	60	0.05	0.03	79	0.03	0.02	73	0.08	0.03	88	0.08	0.04	79
All other assets	9.79	7.50	77	9.52	8.16	69	9.48	7.82	72	11.96	9.27	80	12.03	8.98	82
<b>Memoranda</b>															
Short-term investments	15.15	12.01	73	11.78	10.58	66	11.63	11.17	62	4.18	7.63	46	1.84	7.80	26
U.S. Treasury securities	0	1.08	12	0.53	0.92	64	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	1.56	0.77	78	0.99	0.48	79	1.34	0.63	77	1.18	0.54	79	1.15	0.69	78
Municipal securities	1.72	1.72	59	1.20	1.45	57	1.38	1.69	56	1.31	1.34	62	1.37	1.62	57
Mortgage-backed securities	10.45	12.97	41	5.58	11.11	18	8.59	11.75	37	9.79	11.44	38	7.81	11.13	26
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.03	0.52	37	0.02	0.39	34	0.04	0.42	40	0	0.39	9	0	0.41	9
Loans held-for-sale	0.42	0.42	66	1.60	0.48	86	0.77	0.52	72	0.37	0.39	63	0.16	0.30	50
Loans held for investment	59.52	59.85	43	67.59	63.46	53	65.27	61.72	53	71.45	63.50	67	75.07	63.93	80
Real estate loans secured by 1-4 family	13.87	11.69	62	17.67	12.29	71	15.75	11.91	65	23.83	13.29	88	26.07	13.46	91
Revolving	3.21	1.45	85	3.76	1.80	84	3.63	1.66	86	5.01	2.07	91	5.70	2.27	92
Closed-end, secured by first liens	10.61	9.84	60	13.81	9.99	73	12.04	9.81	64	18.74	10.69	85	20.25	10.57	86
Closed-end, secured by junior liens	0.05	0.20	25	0.10	0.26	35	0.08	0.22	34	0.08	0.28	31	0.13	0.31	34
Commercial real estate loans	32.50	22.48	78	34.47	21.90	82	34.14	22.22	81	34.51	22.23	77	35.74	21.58	79
Construction and land development	4.82	3.35	70	5.27	3.32	77	5.02	3.40	73	6.39	3.44	79	7.07	3.51	81
Multifamily	0.91	3.31	21	1.25	3.07	28	1.03	3.12	24	1.33	3.01	34	1.46	2.72	39
Nonfarm nonresidential	26.77	14.81	90	27.95	14.50	92	28.09	14.72	91	26.79	14.69	87	27.21	14.44	88
Real estate loans secured by farmland	0.32	0.34	65	0.41	0.33	70	0.36	0.33	68	0.44	0.36	69	0.48	0.41	68

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	77.89	59.66	82	75.94	55.37	89	76.09	57.15	86	81.84	57.46	89	82.80	56.49	93
Real estate loans secured by 1-4 family	23.14	19.82	60	25.53	19.50	69	23.85	19.43	63	33.18	20.75	85	34.66	21.10	88
Revolving	5.36	2.42	88	5.43	2.79	87	5.50	2.64	87	6.98	3.15	91	7.58	3.50	89
Closed-end	17.78	17.22	56	20.10	16.49	67	18.35	16.59	61	26.20	17.39	80	27.08	17.39	84
Commercial real estate loans	54.21	36.54	84	49.81	32.96	86	51.70	34.63	85	48.05	33.52	75	47.50	32.14	76
Construction and land development	8.05	5.50	74	7.62	4.97	74	7.61	5.26	73	8.90	5.09	77	9.40	5.20	79
1-4 family	2.29	1.11	80	2.40	0.93	84	2.31	0.93	82	2.30	0.94	80	2.67	1.02	83
Other	5.75	4.33	65	5.22	3.90	67	5.29	4.19	64	6.60	4.02	76	6.73	4.05	79
Multifamily	1.52	5.34	16	1.80	4.72	25	1.56	4.96	19	1.85	4.69	27	1.94	4.10	32
Nonfarm nonresidential	44.65	24.14	95	40.39	21.76	95	42.54	22.93	95	37.30	22.15	85	36.17	21.40	86
Owner-occupied	20.23	8.14	96	18.36	7.38	95	19.40	7.68	95	18.88	7.72	94	18.43	8.03	94
Other	24.42	15.71	81	22.03	14.16	80	23.13	14.95	79	18.42	14.34	64	17.74	13.38	63
Real estate loans secured by farmland	0.53	0.59	65	0.59	0.52	68	0.54	0.54	68	0.61	0.55	69	0.64	0.63	68
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	14.06	20.98	25	17.04	23.90	27	16.41	22.17	29	9.51	19.53	16	8.71	20.32	14
Loans to individuals	3.71	6.28	57	3.54	6.11	53	3.58	6.13	55	5.81	7.13	60	5.46	7.36	56
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.06	0.37	46	0.06	0.31	47	0.05	0.32	44	0.08	0.37	51	0.07	0.46	53
Other loans and leases	4.28	8.03	44	3.42	8.93	35	3.86	9.09	37	2.76	9.85	26	2.96	9.66	28
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	557.75	383.17	84	625.16	392.62	88	564.42	381.27	84	623.48	391.26	87	608.15	379.80	89
Real estate loans secured by 1-4 family	165.71	124.52	70	210.19	133.24	79	176.92	125.03	71	252.78	138.18	88	254.57	137.84	91
Revolving	38.40	15.53	93	44.68	19.64	89	40.78	17.42	89	53.18	21.26	91	55.65	23.33	89
Closed-end	127.31	107.53	63	165.51	112.01	76	136.14	106.14	66	199.61	115.20	84	198.92	112.79	86
Commercial real estate loans	388.23	238.21	85	410.10	237.30	88	383.49	234.65	85	366.04	229.44	79	348.90	219.72	77
Construction and land development	57.61	35.52	77	62.75	35.78	77	56.42	35.62	76	67.77	34.95	79	69.01	35.36	83
1-4 family	16.42	7.06	82	19.79	6.74	86	17.17	6.34	83	17.50	6.61	86	19.59	7.04	86
Other	41.20	28.07	70	42.96	27.86	73	39.25	28.16	67	50.28	27.32	80	49.42	27.26	82
Multifamily	10.89	34.78	23	14.84	33.28	33	11.55	32.74	25	14.09	31.04	35	14.24	27.85	38
Nonfarm nonresidential	319.72	157.17	93	332.51	157.33	93	315.52	155.06	92	284.17	152.10	90	265.65	147.22	83
Owner-occupied	144.87	52.65	96	151.16	53.29	95	143.92	52.37	96	143.82	53.07	94	135.39	54.89	94
Other	174.86	102.08	87	181.35	101.60	85	171.59	100.54	85	140.36	97.41	68	130.26	91.80	67
Real estate loans secured by farmland	3.81	3.59	67	4.86	3.50	70	4.01	3.44	69	4.66	3.60	70	4.68	4.02	68
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	100.71	127.07	39	140.25	159.86	39	121.74	139.91	40	72.44	122.02	29	64	128.82	25
Loans to individuals	26.54	35.29	60	29.17	38.40	58	26.58	37.47	58	44.22	43.51	62	40.10	42.67	58
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.46	2.01	51	0.52	2.03	51	0.36	1.88	49	0.61	2.18	53	0.50	2.72	55
Other loans and leases	30.64	46.75	46	28.15	51.14	37	28.63	49.54	39	21.05	52.44	25	21.73	51.79	30
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	33.98	28.84	61	31.45	26.07	61	32.30	27.32	58	29.17	26.45	52	29.07	24.79	57
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	243.36	187.37	69	258.95	186.18	71	239.56	183.76	64	222.22	178.57	59	213.51	167.93	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	388.23	244.59	85	410.10	244.21	87	383.49	240.85	85	366.04	236.10	79	348.90	225.98	77

BHC Name

City/State

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	15.15	12.01	73	11.78	10.58	66	11.63	11.17	62	4.18	7.63	46	1.84	7.80	26
Liquid assets	29.38	28.17	53	21.23	24.60	48	24.28	26.22	51	15.30	22.44	32	11.76	22.72	15
Investment securities	13.77	19.64	28	8.32	16.55	13	11.34	17.85	27	12.29	16.99	28	10.34	17.27	17
Net loans and leases	59.08	59.81	44	68.04	63.21	57	64.83	61.58	51	71.43	63.77	66	74.85	63.98	80
Net loans, leases and standby letters of credit	59.26	60.62	41	68.26	64.12	55	65.03	62.48	51	71.64	64.84	63	75.07	65.07	79
Core deposits	79.40	74.75	59	75.14	68.08	60	77.51	70.67	62	74.64	63.09	73	77.28	62.13	87
Noncore funding	5.14	10.89	31	8.05	16.68	24	5.79	14.13	21	8.67	19.36	19	4.95	21.34	6
Time deposits of \$250K or more	1.75	1.81	56	2.14	2.56	49	2.13	2.11	57	1.84	2.94	30	2.03	2.89	36
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	2.14	1.20	80	1.91	1.49	71	2.06	1.47	73	1.88	1.94	65	1.84	1.97	63
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	2.14	0.52	87	1.91	0.52	81	2.05	0.54	86	1.25	0.48	70	1.62	0.54	75
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.06	0.99	41	1.86	2.06	58	0	1.24	19	4.43	3.01	69	1.02	3.67	26
Earning assets that reprice within 1 year	32.56	38.93	31	35.62	39.71	37	34.65	39.38	37	21.81	39.29	7	21.15	40.29	10
Interest-bearing liabilities that reprice within 1 year	6.35	7.04	60	7.57	9.42	49	7.16	8.20	58	6.87	10.19	30	8.08	10.01	48
Long-term debt that reprices within 1 year	0.03	0.26	60	0.07	0.56	56	0.07	0.47	55	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	26.18	30.25	38	27.98	28.34	47	27.42	29.11	42	14.93	26.63	18	13.07	27.38	18
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-13.85	-1.82	13	-4.96	6.94	20	-7.74	3.20	19	5.46	14.45	22	3.69	16.62	14
Net short-term noncore funding dependence	-14.92	-8.21	23	-7.25	-2.29	29	-9.47	-4.76	27	4.02	3.38	43	2.99	4.66	31
Short-term investment / Short-term noncore funding	347.21	284.81	71	186.14	138.95	70	259.79	184.19	72	55.85	77.77	53	42.14	66.46	50
Liquid assets - short-term noncore funding / Nonliquid assets	35.43	34.02	56	18.92	23.27	52	26.15	28.18	56	9.23	16.97	42	8.38	16.04	42
Net loans and leases / Total deposits	71.76	74.66	44	85.68	82.84	55	79.81	79.43	51	93.39	90.31	56	94.32	90.08	61
Net loans and leases / Core deposits	74.41	81.17	40	90.55	93.70	48	83.64	88.34	45	95.69	103.93	40	96.86	105	39
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.67	0.84	4		1.82		0.05	1.57	16		0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.03	1.94	33	2.19	4.82	19	2.08	4.31	19	1.06	1.36	47	-1.63	-1.98	59
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	21.40	13.42	69	0	12.14	14	22.29	11.38	74	0	12.67	14	0	16.19	11
Available-for-sale securities	78.60	84.66	31	100	85.75	95	77.71	87.23	26	100	85.40	95	100	81.88	96
U.S. Treasury securities	0	5.52	12	6.37	5.43	70	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	11.35	4.50	81	11.94	3.23	88	11.83	4.01	82	9.63	3.49	84	11.17	4.02	85
Municipal securities	12.47	8.87	69	14.46	9.39	70	12.13	9.83	65	10.65	7.75	68	13.23	9.16	66
Mortgage-backed securities	75.93	66.59	61	67.05	67.27	47	75.72	66.64	61	79.72	67.43	64	75.60	65.45	61
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.25	3.17	38	0.18	2.93	40	0.32	3.01	42	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	4.32	8.69	37	14.65	11.75	68	5.81	10.55	36	12.23	11.86	62	7.39	11.91	50
Debt securities 1 to 5 years	2.09	17.05	11	1.39	18.03	10	2.77	17.03	21	3.11	17.94	20	5.56	19.18	28
Debt securities over 5 years	93.59	72.17	90	83.96	66.01	70	91.42	69.86	82	84.67	66.02	72	87.05	64.73	80
Pledged securities	46.32	33.87	68	56.66	37.40	75	61.57	35.67	80	37.12	30.57	59	58.59	33.30	80
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	37.63	51.37	54	477.87	146.89	92	560.11	183.32	89	146.94	26.69	91	37.20	6.77	82
Investment securities	77.15	33.34	83	82.71	14.17	95	119.13	23.62	96	28.94	11.75	84	-8.10	9.42	12
Core deposits	13.10	16.88	42	143.83	25.99	97	146.46	26.88	99	4.79	11.23	33	2.03	7.29	31
Noncore funding	-31.71	-23.76	44	119.95	-2.41	99	58.41	-12.18	98	89.86	6.59	95	-9.71	10.67	18

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	6,631,893	5,864,359	5,929,845	2,902,001	2,748,901
Commit: Secured commercial real estate loans	2,140,807	1,785,157	1,864,625	946,190	889,025
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	73,970	82,178	76,507	32,752	32,605
Commercial and similar letters of credit	0	0	0	117	121
Securities lent	90,137	0	59,767	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	584,650	1,010,542	590,500	148,773	101,033
Written options contracts (interest rate)	494,441	833,713	643,115	140,002	79,275
Purchased options contracts (interest rate)	35,078	73,078	65,078	60,078	14,000
Interest rate swaps	19,768,039	16,376,667	18,595,001	1,760,734	747,841
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	16.43	22.45	31	15.54	21.74	27	15.69	22.01	29	18.23	23.52	36	18.73	24.05	40
Standby letters of credit	0.18	0.67	17	0.22	0.72	21	0.20	0.71	18	0.21	0.84	21	0.22	0.92	18
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	42	0	0.02	36
Securities lent	0.22	0.12	87	0	0.17	41	0.16	0.18	85	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	51.72	49.75	79	48.49	51.68	74	52.64	48.62	75	13.25	68.47	34	6.42	65.81	25
Interest rate contracts	51.72	35.96	83	48.49	36.85	76	52.64	34.36	80	13.25	47.31	36	6.42	43.84	28
Interest rate futures and forward contracts	1.45	5.17	69	2.68	9.28	71	1.56	6.21	65	0.93	10.67	62	0.69	11.40	61
Written options contracts (interest rate)	1.22	1.82	62	2.21	2.30	71	1.70	2.18	65	0.88	2.47	61	0.54	2.16	53
Purchased options contracts (interest rate)	0.09	1.33	49	0.19	1.51	59	0.17	1.46	54	0.38	2.65	60	0.10	2.32	53
Interest rate swaps	48.96	20.67	87	43.41	22.27	84	49.21	20.83	87	11.06	28.86	39	5.10	26.74	27
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	26.86	42.93	31	42.80	41.55	68	30.20	42.82	43	25.85	45.53	32	25.45	44.93	26

BHC Name

City/State

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	20,882,208	18,294,000	19,893,694	2,109,587	942,149
Interest rate contracts .....	20,882,208	18,294,000	19,893,694	2,109,587	942,149
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	584,650	1,010,542	590,500	148,773	101,033
Written options .....	494,441	833,713	643,115	140,002	79,275
Exchange-traded .....	0	52,000	57,000	47,000	34,000
Over-the-counter .....	494,441	781,713	586,115	93,002	45,275
Purchased options .....	35,078	73,078	65,078	60,078	14,000
Exchange-traded .....	0	38,000	30,000	25,000	14,000
Over-the-counter .....	35,078	35,078	35,078	35,078	0
Swaps .....	19,768,039	16,376,667	18,595,001	1,760,734	747,841
Held for trading .....	19,768,039	15,676,667	18,595,001	0	0
Interest rate contracts .....	19,768,039	15,676,667	18,595,001	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	1,114,169	2,617,333	1,298,693	2,109,587	942,149
Interest rate contracts .....	1,114,169	2,617,333	1,298,693	2,109,587	942,149
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	20,237,767	17,395,789	19,188,581	1,908,585	854,874
One year or less .....	537,424	1,784,517	682,247	843,119	117,122
Over 1 year to 5 years .....	2,433,789	1,588,525	1,862,249	484,011	318,769
Over 5 years .....	17,266,554	14,022,747	16,644,085	581,455	418,983
Gross negative fair value (absolute value) .....	518,221	1,023,620	809,143	30,439	720
Gross positive fair value .....	526,144	987,777	818,212	17,140	6,190
Held for trading .....	516,632	965,981	802,763	0	0
Non-traded .....	9,512	21,796	15,449	17,140	6,190
Current credit exposure on risk-based capital derivative contracts .....	516,659	965,981	802,763	15,396	6,190
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	2.80	12.57	40	5.52	12.99	44	2.97	14.05	30	7.05	13.49	49	10.72	12.78	61
Exchange-traded .....	2.37	7.49	39	4.56	8.37	47	3.23	8.18	38	6.64	5.91	65	8.41	6.60	68
Over-the-counter .....	0	0.11	42	0.28	0.13	87	0.29	0.14	86	2.23	0.15	91	3.61	0.23	94
Purchased options .....	2.37	7.20	41	4.27	7.94	47	2.95	7.73	38	4.41	5.10	58	4.81	5.49	58
Exchange-traded .....	0.17	3.44	44	0.40	3.38	48	0.33	3.42	46	2.85	4.42	61	1.49	4.19	51
Over-the-counter .....	0	0.12	40	0.21	0.14	85	0.15	0.15	84	1.19	0.28	87	1.49	0.32	85
Swaps .....	0.17	3.04	46	0.19	2.87	47	0.18	2.86	45	1.66	3.35	58	0	3.20	20
<b>Held for trading .....</b>															
Interest rate contracts .....	94.66	40.60	79	85.69	43.50	74	93.47	43.53	79	0	44.16	18	0	46.31	18
Foreign exchange contracts .....	94.66	34.42	89	85.69	37.56	85	93.47	36.62	91	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
<b>Non-traded .....</b>															
Interest rate contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Foreign exchange contracts .....	5.34	59.40	20	14.31	56.50	25	6.53	56.47	20	100	55.84	81	100	53.69	81
Equity, commodity, and other contracts .....	5.34	56.19	21	14.31	54.31	25	6.53	53.82	21	100	52.22	88	100	50.60	88
Derivative contracts (excluding futures and forex 14 days or less) .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
One year or less .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Over 1 year to 5 years .....	96.91	91.87	48	95.09	89.91	50	96.46	91.48	52	90.47	93.86	26	90.74	94.47	29
Over 5 years .....	2.57	28.05	17	9.75	30.94	33	3.43	32.05	16	39.97	32.17	63	12.43	32.51	37
Gross negative fair value (absolute value) .....	11.65	26.03	23	8.68	27.26	25	9.36	27.06	21	22.94	30.45	45	33.83	31.16	57
Gross positive fair value .....	82.69	30.08	96	76.65	28.48	94	83.67	29.56	96	27.56	28.09	55	44.47	28.71	69
2.48	1.25	83	5.60	1.76	96	4.07	1.55	91	1.44	0.83	79	0.08	0.72	5	
2.52	1.68	83	5.40	2.69	93	4.11	2.23	92	0.81	1.19	34	0.66	0.85	36	
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.17	0.05	90	0.36	0.07	91	0.27	0.07	89	0.02	0.06	60	0	0.06	9
Gross positive fair value (X) .....	0.17	0.07	89	0.35	0.11	91	0.27	0.09	89	0.01	0.07	30	0	0.06	23
Held for trading (X) .....	0.17	0.05	90	0.34	0.08	91	0.27	0.07	89	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	38	0.01	0.02	47	0.01	0.02	44	0.01	0.01	75	0	0.01	61
Current credit exposure (X) .....	0.17	0.05	89	0.34	0.08	92	0.27	0.06	91	0.01	0.05	36	0	0.04	35
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	2.02	0.63	89	3.65	1.03	90	3.14	0.85	91	0.13	0.73	35	0.06	0.53	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	457,309	61,991	61,991	55,798	48,075
Gross losses	9,037	5,654	14,601	9,775	8,226
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,943	4,239	11,776	3,914	3,300
Net losses	2,094	1,415	2,825	5,861	4,926
Provision for loan and lease losses	-104,815	173,712	199,365	12,777	13,783
Adjustments	0	200,320	198,778	-723	-1,134
Ending balance	350,400	434,608	457,309	61,991	55,798
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.54	-0.14	6	1.79	0.85	90	0.70	0.51	80	0.08	0.15	34	0.09	0.14	40
Provision for loan and lease losses / Average loans and leases	-0.85	-0.25	8	2.54	1.37	86	1.02	0.82	72	0.11	0.24	32	0.13	0.24	33
Provision for loan and lease losses / Net loan and lease losses	-5,005.49	77.32	0	12,276.47	792.43	96	7,057.17	487.86	96	218	130.58	88	279.80	134.68	91
Allowance for loan and lease losses / Total loans and leases not held for sale	1.46	1.39	61	1.70	1.51	74	1.85	1.58	74	0.54	0.83	25	0.51	0.90	19
Allowance for loan and lease losses / Total loans and leases	1.45	1.37	63	1.67	1.48	72	1.83	1.55	75	0.54	0.81	24	0.51	0.89	19
Allowance for loan and lease losses / Net loans and leases losses (X)	83.67	15.27	94	153.57	11.83	96	161.88	11.58	96	10.58	8.03	74	11.33	7.54	79
Allowance for loan and lease losses / Nonaccrual assets	411.67	318.67	74	356.79	321.01	67	480.43	299.17	82	187.05	218.72	61	197.05	214.03	61
ALLL / 90+ days past due + nonaccrual loans and leases	408.98	260.68	80	352.53	244.42	76	428.04	244.34	83	143.62	151.73	59	122.84	160.51	47
Gross loan and lease losses / Average loans and leases	0.07	0.22	22	0.08	0.35	16	0.07	0.34	12	0.09	0.28	24	0.08	0.30	19
Recoveries / Average loans and leases	0.06	0.08	46	0.06	0.07	56	0.06	0.07	51	0.03	0.08	33	0.03	0.09	20
Net losses / Average loans and leases	0.02	0.13	21	0.02	0.28	10	0.01	0.27	6	0.05	0.21	26	0.05	0.22	21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	47.55	16.12	91	43.37	15.46	95	120.47	33.98	97	47.58	36.22	81	48.68	41.30	70
Earnings coverage of net loan and lease losses (X)	100.64	4.52	90	65.30	21.56	88	107.38	22.91	92	41.49	24.40	80	48.32	21.75	86

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.03	33	-0.01	0.03	15	-0.01	0.04	10	-0.01	0.01	26	0	0.02	26
Real estate loans secured by 1-4 family	-0.04	-0.01	21	-0.01	0.01	33	-0.02	0.01	21	-0.01	0.01	32	0.01	0.01	46
Revolving	-0.08	-0.05	25	0.01	0.01	61	-0.01	0.01	38	-0.02	0.02	25	0.03	0.03	56
Closed-end	-0.03	-0.01	26	-0.01	0.01	25	-0.02	0	18	-0.01	0	33	0	0.01	34
Commercial real estate loans	0.02	0.05	57	-0.01	0.03	8	-0.01	0.07	3	-0.01	0.01	22	-0.01	0.01	22
Construction and land development	-0.04	0	19	-0.07	0	9	-0.06	0	12	-0.09	-0.01	9	-0.11	-0.03	15
1-4 family	0	0	26	0	0	90	0	0	18	0	0	55	0	-0.01	30
Other	-0.04	-0.01	18	-0.07	0	6	-0.06	0	9	-0.09	-0.01	7	-0.11	-0.02	11
Multifamily	-0.01	0.01	9	-0.02	0	5	-0.02	0	8	0	0	56	0	0	35
Nonfarm nonresidential	0.03	0.07	60	0	0.05	37	0	0.11	20	0.01	0.02	58	0.01	0.02	57
Owner-occupied	0.03	0.01	84	0	0.02	54	0	0.02	40	0.02	0.01	80	0.01	0.01	71
Other	0	0.06	18	0	0.03	20	0	0.08	33	0	0.01	19	0	0.01	33
Real estate loans secured by farmland	-0.11	-0.01	9	-0.03	0.02	6	-0.04	0.02	6	0	0.01	48	0	0	50
Commercial and industrial loans	-0.02	0.20	19	0.01	0.46	12	0.02	0.47	10	0.13	0.37	25	0.14	0.31	35
Loans to individuals	0.58	0.78	52	0.44	1.41	21	0.47	1.13	26	0.76	1.17	44	0.67	1.16	41
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.08	20	0.01	0.13	45	0.01	0.15	43	0	0.15	22	-0.01	0.14	11

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	43,731	40,221	49,565	27,316	27,441
90+ days past due loans and leases	559	1,471	11,651	10,022	17,109
Nonaccrual loans and leases	85,117	121,810	95,187	33,141	28,316
Total past due and nonaccrual loans and leases	129,407	163,502	156,403	70,479	72,866
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,024	4,914	5,247	3,920	851
Total restructured loans and leases	3,024	4,914	5,247	3,920	851
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	333	494	6,069	2,258	3,231
Other real estate owned	5,039	18,016	11,914	11,964	11,410
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.18	0.27	43	0.15	0.36	25	0.20	0.39	27	0.24	0.43	29	0.25	0.44	25
90+ days past due loans and leases	0	0.10	28	0.01	0.13	30	0.05	0.12	51	0.09	0.15	57	0.15	0.17	67
Nonaccrual loans and leases	0.35	0.58	29	0.47	0.61	38	0.38	0.66	26	0.29	0.51	26	0.26	0.54	15
90+ days past due and nonaccrual loans and leases	0.35	0.73	21	0.47	0.80	28	0.43	0.85	24	0.38	0.71	24	0.41	0.75	22
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.01	0.12	13	0.02	0.13	17	0.02	0.13	19	0.03	0.14	23	0.01	0.16	10
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.18	0.27	43	0.15	0.37	25	0.20	0.40	27	0.24	0.43	29	0.25	0.44	25
90+ days past due assets	0	0.10	26	0.01	0.13	28	0.05	0.12	51	0.09	0.15	55	0.15	0.18	67
Nonaccrual assets	0.35	0.59	28	0.47	0.62	38	0.38	0.67	26	0.29	0.53	26	0.26	0.57	15
30+ days past due and nonaccrual assets	0.53	1.04	23	0.63	1.21	25	0.63	1.29	20	0.62	1.19	19	0.66	1.26	17
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.21	0.43	21	0.33	0.49	30	0.28	0.52	29	0.27	0.44	29	0.31	0.48	30
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.46	21	0.37	0.52	35	0.31	0.55	28	0.35	0.48	40	0.39	0.52	37
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.22	0.52	16	0.37	0.56	28	0.30	0.60	23	0.30	0.53	23	0.29	0.60	21
Allowance for loan and lease losses	25.82	67.93	15	32.29	65.48	17	24.75	66.66	12	76.40	115.41	33	76.99	118.28	34
Equity capital + allowance for loan and lease losses	1.77	4.43	16	2.85	4.83	27	2.22	4.97	20	1.95	4.28	19	1.77	4.79	14
Tier 1 capital + allowance for loan and lease losses	2.62	5.28	21	4.30	5.98	35	3.26	6.05	22	3.16	5.65	24	2.86	6.16	21
Loans and leases + other real estate owned	0.37	0.88	18	0.54	0.92	21	0.45	0.97	16	0.41	0.85	19	0.39	0.96	15

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.11	0.24	35	0.13	0.39	24	0.07	0.39	11	0.24	0.38	37	0.24	0.42	28
90+ days past due .....	0	0.12	31	0	0.15	31	0	0.16	38	0.10	0.16	64	0.18	0.22	69
Nonaccrual .....	0.38	0.65	32	0.55	0.63	47	0.42	0.76	32	0.25	0.46	28	0.26	0.57	26
Commercial and industrial															
30–89 days past due .....	0.61	0.17	94	0.29	0.23	69	0.81	0.23	90	0.23	0.31	46	0.39	0.30	73
90+ days past due .....	0.01	0.02	65	0.02	0.03	65	0.27	0.03	96	0.01	0.05	41	0.01	0.05	45
Nonaccrual .....	0.25	0.64	25	0.17	0.75	16	0.22	0.75	19	0.63	0.83	47	0.20	0.76	16
Individuals															
30–89 days past due .....	0.26	0.55	33	0.26	0.58	27	0.29	0.83	20	0.39	0.83	28	0.33	0.84	24
90+ days past due .....	0	0.07	18	0	0.13	17	0	0.14	38	0.08	0.17	53	0.14	0.16	67
Nonaccrual .....	0.49	0.18	87	0.67	0.22	86	0.68	0.28	85	0.48	0.17	87	0.47	0.23	78
Depository institution loans															
30–89 days past due .....		0			0.03			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due .....	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due .....		0.01			0			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.04	0.11	54	0.01	0.14	36	0	0.18	15	0	0.20	14	0	0.17	12
90+ days past due .....	0	0.01	35	0	0.01	31	0	0.01	33	0.03	0.01	86	0	0.01	31
Nonaccrual .....	0.05	0.13	57	0	0.15	16	0.09	0.15	61	0.01	0.13	36	0.01	0.14	40

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.14	0.35	28	0.24	0.60	32	0.13	0.65	6	0.33	0.67	25	0.36	0.71	23
	90+ days past due	0	0.27	18	0.01	0.29	36	0.01	0.33	38	0.16	0.31	71	0.23	0.46	67
	Nonaccrual	0.65	0.82	48	0.80	0.84	60	0.70	0.89	49	0.41	0.73	33	0.48	0.86	32
Revolving	30-89 days past due	0.16	0.29	33	0.28	0.40	42	0.17	0.48	24	0.35	0.45	38	0.41	0.50	42
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0.17	0.05	86	0.17	0.05	83
	Nonaccrual	0.76	1.05	57	0.94	1.27	58	0.75	1.13	52	0.61	1	49	0.86	1.17	62
Closed-end	30-89 days past due	0.13	0.36	31	0.24	0.61	31	0.12	0.65	5	0.33	0.70	26	0.34	0.75	24
	90+ days past due	0	0.29	18	0.01	0.33	39	0.01	0.38	40	0.16	0.35	67	0.24	0.53	66
	Nonaccrual	0.61	0.77	47	0.77	0.81	56	0.68	0.87	50	0.35	0.70	31	0.38	0.84	28
Junior lien	30-89 days past due	0	0.01	26	0.01	0.02	45	0	0.02	34	0.01	0.02	44	0.01	0.03	27
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0.03	0	93
	Nonaccrual	0.01	0.04	28	0.03	0.05	42	0.02	0.04	38	0	0.04	8	0	0.06	15
Commercial real estate	30-89 days past due	0.09	0.14	52	0.06	0.23	30	0.05	0.26	26	0.17	0.18	57	0.15	0.17	49
	90+ days past due	0	0.01	53	0	0.02	44	0	0.02	57	0.06	0.03	73	0.14	0.03	87
	Nonaccrual	0.26	0.52	32	0.39	0.43	55	0.26	0.62	26	0.12	0.23	33	0.09	0.28	26
Construction and development	30-89 days past due	0.13	0.12	71	0.12	0.24	56	0.09	0.28	45	0.04	0.28	37	0.18	0.21	57
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0.03	0.02	80	0.40	0.02	99
	Nonaccrual	0.11	0.36	55	0.15	0.25	57	0.13	0.41	51	0.12	0.20	58	0.09	0.19	50
1-4 family	30-89 days past due	0.04	0.02	81	0.01	0.04	60	0.04	0.03	72	0.03	0.06	59	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.01	0.02	66	0.02	0.04	66	0	0.03	27	0	0.02	30	0	0.02	59
Other	30-89 days past due	0.09	0.07	76	0.11	0.17	64	0.05	0.22	48	0.01	0.20	33	0.18	0.13	72
	90+ days past due	0	0	41	0	0	38	0	0	40	0.03	0.01	84	0.40	0.02	99
	Nonaccrual	0.10	0.29	60	0.13	0.18	62	0.13	0.35	55	0.12	0.17	64	0.08	0.15	55
Multifamily	30-89 days past due	0.26	0.06	87	0.05	0.08	60	0.08	0.09	66	0.11	0.08	75	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0.42	0.08	92	0.22	0.11	81	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.08	0.14	50	0.05	0.20	31	0.04	0.23	29	0.21	0.14	76	0.15	0.17	49
	90+ days past due	0	0.01	61	0	0.02	56	0	0.02	63	0.06	0.03	80	0.08	0.03	82
	Nonaccrual	0.29	0.66	32	0.44	0.55	49	0.29	0.80	24	0.13	0.28	30	0.09	0.30	24
Owner Occupied	30-89 days past due	0.03	0.04	53	0.04	0.07	42	0.04	0.07	45	0.17	0.07	86	0.13	0.09	66
	90+ days past due	0	0	73	0	0.01	62	0	0	33	0.03	0.01	78	0.04	0.01	83
	Nonaccrual	0.25	0.25	57	0.35	0.24	65	0.25	0.27	47	0.10	0.16	42	0.06	0.17	28
Other	30-89 days past due	0.05	0.09	57	0.02	0.11	36	0	0.14	24	0.04	0.07	45	0.02	0.07	43
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	76	0.04	0.01	82	0.04	0.01	84
	Nonaccrual	0.05	0.40	23	0.09	0.24	32	0.04	0.44	16	0.03	0.10	33	0.03	0.13	28
Farmland	30-89 days past due	0.24	0.11	77	0.24	0.31	67	0.17	0.11	75	0	0.23	23	0.23	0.25	67
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0.18	0.01	94	0.42	0.01	94
	Nonaccrual	1.53	1.10	74	2.35	1.24	74	2.60	1.13	79	1.24	0.84	69	0.55	1.23	56
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	3,896,902	3,936,434	3,942,839	1,692,101	1,840,068
Retained earnings	909,869	634,498	760,562	679,895	551,108
Accumulated other comprehensive income (AOCI)	24,136	12,739	47,589	1,017	-24,881
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,830,907	4,583,671	4,750,990	2,373,013	2,366,295
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,703,809	1,743,080	1,693,227	1,045,271	1,055,350
Accumulated other comprehensive income-related adjustments	24,136	12,740	47,589	1,016	-24,881
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,102,962	2,827,851	3,010,174	1,326,726	1,335,826
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,102,962	2,827,851	3,010,174	1,326,726	1,335,826
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	112,269	111,602
Additional tier 1 capital before deductions	0	0	0	112,269	111,602
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	112,269	111,602
<b>Tier 1 Capital</b>	3,102,962	2,827,851	3,010,174	1,438,995	1,447,428
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	328,000	391,500	391,500	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	178,490	197,241	240,365	62,326	56,133
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	506,490	588,741	631,865	62,326	56,133
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	506,490	588,741	631,865	62,326	56,133
Exited advanced approach tier 2 capital					
Total capital	3,609,452	3,416,592	3,642,039	1,501,321	1,503,561
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	39,874,172	22,933,300	38,071,699	15,838,547	14,643,000
Less: Deductions from common equity tier 1 capital	1,703,809	1,743,080	1,693,227	1,045,271	1,055,350
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	38,170,363	21,190,220	36,378,472	14,793,276	13,587,650
Total risk-weighted assets	25,568,540	26,430,112	25,571,101	11,746,074	11,089,902
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.14	12.66	50	10.70	11.98	31	11.77	12.35	42	11.30	12.11	39	12.05	12.09	58
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.14	13.44	31	10.70	12.72	19	11.77	13.08	28	12.25	12.78	45	13.05	12.85	63
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.12	15.42	28	12.93	14.77	17	14.24	15.23	37	12.78	14.36	23	13.56	14.45	41
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.13	9.11	23	13.35	9.03	96	8.27	9.13	25	9.73	9.76	56	10.65	9.71	79
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	5,088	4,957	6,507	0	0	2.64	
Total property and casualty assets	5,088	4,957	6,507	0	0	2.64	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	3,219	3,514	3,048	0	0	-8.39	
Total property and casualty equity	3,219	3,514	3,048	0	0	-8.39	
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	171	40	-425	0	0	327.50	
Total property and casualty	171	40	-425	0	0	327.50	
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	1,058	807	818	0	0	31.10	
Unearned premiums (P/C)	764	601	1,602	0	0	27.12	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	773,452	556,807	559,367	234,567	230,105	38.91	652.28

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0.01	0	85	0.01	0	85	0.02	0	88	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	52.30	76	100	54.79	76	100	53.67	76		51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	47.70	24	0	45.21	23	0	46.33	23		48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		3.14			3.04			2.84			7.32			4.86	
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0.07	0.02	90	-0.07	0.02	3	-0.35	0.03	1	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	10.62	21.10	64	2.28	7.42	45	-13.94	15.59	10		19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47		0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.40	11.54	90	17.07	11.35	73	16.13	11.03	68	15.63	11.51	68	15.31	10.22	69
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	60,350	0	54,176	0	0
Real estate loans	60,350	0	54,176	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	60,350	0	54,176	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.64	34		0.93		0	0.87	31		1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.01	0.01

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

BHC Name

City/State

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	75,000	90,297	90,297	214,703	117,158	-16.94	256.65
Dividends .....	75,000	90,297	90,297	214,703	117,158	-16.94	256.65
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	50	54	107	150	140	-7.41	150.00
Dividends .....	50	54	107	150	140	-7.41	150.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	75,050	90,351	90,404	214,853	117,298	-16.94	256.55
Securities gains (losses) .....	0	0	0	5,366	0		-100.00
Other operating income .....	20	23	52	19	67	-13.04	-31.03
Total operating income .....	75,070	90,374	90,456	220,238	117,365	-16.93	254.10
<b>Operating Expenses</b>							
Personnel expenses .....	212	0	0	0	0		
Interest expense .....	7,147	918	8,277	0	0	678.54	
Other expenses .....	19,583	26,235	37,297	15,409	15,302	-25.36	339.77
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	26,942	27,153	45,574	15,409	15,302	-0.78	505.03
Income (loss) before taxes .....	48,128	63,221	44,882	204,829	102,063	-23.87	187.38
Applicable income taxes (credit) .....	-6,227	-6,823	-8,960	-1,883	-3,055		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	54,355	70,044	53,842	206,712	105,118	-22.40	198.67
Equity in undistributed income of subsidiaries .....	191,554	-130,869	66,790	-20,229	73,753		521.71
Bank subsidiaries .....	191,383	-130,909	67,215	-20,229	73,753		521.15
Nonbank subsidiaries .....	171	40	-425	0	0	327.50	
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	245,909	-60,825	120,632	186,483	178,871		401.75
<b>Memoranda</b>							
Bank net income .....	266,383	-40,612	157,512	194,474	190,911		413.86
Nonbank net income .....	221	94	-318	150	140	135.11	1005.00
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	4,962,733	97.06	4,822,009	98.67	4,886,803	96.91	2,463,903	2,458,273	2.92	339.02	
Common and preferred stock .....	4,962,733	97.06	4,567,009	93.45	4,794,803	95.09	2,463,903	2,458,273	8.66	339.02	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	255,000	5.22	92,000	1.82	0	0	-100.00		
Investment in nonbank subsidiaries .....	6,982	0.14	8,655	0.18	8,190	0.16	3,563	3,563	-19.33	325.21	
Common and preferred stock .....	6,982	0.14	8,655	0.18	8,190	0.16	3,563	3,563	-19.33	325.21	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0	0		-100.00	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	32,520	0.64	38,990	0.80	31,522	0.63	21,688	20,792	-16.59	31.38	
Cash and due from unrelated depository institution .....	100,000	1.96	0	0	100,000	1.98	0	300		11664.71	
Premises, furnishings, fixtures and equipment .....	0	0	496	0.01	145	0	0	0	-100.00		
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	10,652	0.21	16,982	0.35	15,940	0.32	204	54	-37.27	596.66	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	5,112,887	100.00	4,887,132	100.00	5,042,600	100.00	2,489,358	2,482,982	4.62	340.90	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	25,000	0.49	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	209,716	4.10	245,603	5.03	245,854	4.88	0	0	-14.61		
Other liabilities .....	3,716	0.07	6,102	0.12	4,542	0.09	512	1,519	-39.10	279.96	
Balance due to subsidiaries and related institutions .....	116,832	2.29	143,577	2.94	144,324	2.86	115,833	115,167	-18.63	115.07	
Total liabilities .....	355,264	6.95	395,282	8.09	394,720	7.83	116,345	116,686	-10.12	542.42	
Equity Capital .....	4,757,623	93.05	4,491,850	91.91	4,647,880	92.17	2,373,013	2,366,296	5.92	330.81	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0			
Common stock .....	175,957	3.44	177,268	3.63	177,434	3.52	84,361	89,574	-0.74	190.90	
Common surplus .....	3,720,946	72.78	3,759,166	76.92	3,765,406	74.67	1,607,740	1,750,495	-1.02	428.96	
Retained earnings .....	836,584	16.36	542,677	11.10	657,451	13.04	679,895	551,108	54.16	150.55	
Accumulated other comprehensive income .....	24,136	0.47	12,739	0.26	47,589	0.94	1,017	-24,881	89.47	270.75	
Other equity capital components .....	0	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	5,112,887	100.00	4,887,132	100.00	5,042,600	100.00	2,489,358	2,482,982	4.62	340.90	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	116,832	2.29	143,577	2.94	144,324	2.86	115,833	115,167	-18.63	115.07	
Notes payable to subsidiaries that issued TPS .....	115,000	2.25	153,500	3.14	153,500	3.04	115,000	115,000	-25.08	116.98	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	11,000	0.23	11,000	0.22	0	0	-100.00		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

BHC Name

City/State

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	10.43	12.64	36	-4.65	4.33	10	3.35	7.29	14	7.89	9.68	22	7.63	10.40	18
Bank net income / Average equity investment in banks	10.91	12.37	42	-2.59	4.55	13	4.17	7.45	17	7.90	10.51	20	7.85	11.19	15
Nonbank net income / Average equity investment in nonbanks	5.66	13.40	40	3.57	7.01	51	-4.85	9.75	5	4.21	7.89	43	3.93	7.10	40
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	108.33	96.24	87		91.35		130.57	88.16	97	104.29	82.22	61	106.73	82.56	76
Nonbank net income / Parent net income	0.09	3.10	40		6.35			3.59		0.08	5.93	28	0.08	3.78	36
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	7.47	16.87	31	8.80	20.37	36	8.49	20.06	33	4.90	20.43	21	4.93	20.88	24
Total debt / Equity capital	4.93	11.60	35	5.47	14.50	39	5.29	14.41	34	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	7.35	13.82	33	8.89	16.78	42	8.59	16.67	37	4.85	16.36	24	4.86	17.10	27
Total debt + Loans guaranteed for affiliate / Equity capital	4.93	11.69	35	5.47	14.81	39	5.29	14.68	34	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	4.93	11.71	35	5.47	14.64	39	5.29	14.52	34	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	4.41	11.05	33	5.47	13.39	39	5.29	13.56	36	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0.53	0.48	83	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0.24	0.05	89	0.24	0.06	88	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	63.67	39.10	72	62.32	29.33	81	62.52	34.67	76	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	104.46	103.07	60	101.87	103.11	44	103.34	102.81	56	103.98	103.22	56	104.04	103.10	57
Total investment in subs / Equity capital	104.46	108.26	48	107.54	110.49	62	105.32	110.16	51	103.98	111.07	42	104.04	112.48	43
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.43	0.25	65		0.67		1.29	0.47	81	0.51	0.36	62	0.53	0.35	63
Equity investment in subs – equity cap / Net income-div (X)	0.59	0.83	52		3.93		6.93	1.82	94	0.73	1.22	40	0.74	1.22	41
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	100.16	138.64	36	166.20	143.95	69	70.08	136.59	15	304.75	177.68	87	183.86	162.34	62
Cash from ops + noncash items + op expense / Op expense + dividend	131.80	130.64	55	150.25	154.33	60	70.64	147.24	10	308.88	190.27	83	197.32	174.91	64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108	103.17	60	130.15	148.07	64	177.32	134.08	77	101.73	116.34	37	93.74	103.19	36
Pretax operating income + interest expense / Interest expense	773.40	1,479.01	43	6,986.82	2,733.67	90	642.25	2,016.32	37		1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	610.86	1,667.11	34	2,098.77	1,374.36	75	445.94	1,539.23	28	4,217.17	1,632.83	89	2,305.81	1,369.37	79
Dividends + interest from subsidiaries / Interest expense + dividends	101.52	153.06	34	278.08	169.52	78	84.86	150.43	19	372.39	210.80	85	232.01	188.90	71
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95		10.97	35.64	33		57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	1.82	3.64	42	5.96	3.69	71	3.91	3.85	58	0	2.64	28	0	2.61	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.01	1.79	40	0.01	2.90	35	0.02	2.66	37	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	122.85	78.46	84	45.08	73.92	36	182.49	81.10	91	27.91	57.84	22	48.10	57.26	47
Dividends declared / Net income .....	27.15	25.30	55		60.26		81.45	42.29	93	30.94	33.08	47	28.26	27.33	46
Net income – dividends / Average equity.....	7.60	9.64	38	-7.06	1.15	11	0.62	4.14	13	5.45	6.46	36	5.48	7.33	24
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	112.32	139.49	50	285.99	166.94	76	91.90	132.17	29	372.13	178.13	88	231.73	157.73	70
Dividends from nonbank subsidiaries .....	0.07	3.97	62	0.17	3.69	66	0.11	3.41	55	0.26	7.53	50	0.28	7.13	57
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	112.39	193.08	39	286.17	205.70	73	92.01	174.85	19	372.39	260.40	78	232.01	215.26	61
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	28.15	36.56	42		82.59		57.33	60.28	50	110.40	66.55	91	61.37	60.71	53
Interest income from bank subsidiaries.....	0	0.11	25		0.58		0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.90	37		3.18		0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0.01		0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	28.15	38.35	41		98.26		57.33	62.88	49	110.40	69.36	87	61.37	63.43	51
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	22.62	54.17	50	57.45	52.25	62		56.39		100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32		7.38		0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40		0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46		0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	22.62	76.16	43	57.45	78.35	53		79.84		100	150.41	51	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.91	67.82	86	99.91	66.84	82	99.82	69.76	84	97.49	67.32	66	99.82	65.18	83
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.91	81.78	80	99.91	81.90	71	99.82	82.20	78	97.49	78.80	49	99.82	74.20	75
Dividends from nonbank subsidiaries .....	0.07	2.67	62	0.06	2.05	62	0.12	1.95	58	0.07	2.65	46	0.12	2.57	57
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.07	6.48	46	0.06	6.25	47	0.12	4.70	44	0.07	7.29	31	0.12	7.64	40
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	467.33	135.34	88		237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	49.78	28.31	75	58.46	33.86	74	58.70	27.08	79		28.33			26.53	